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Attorney for  
Debtors

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**IN THE U.S. BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: In Ju Kim & : No. 19-12290-elf  
Mi Ra Kim  
Debtors : Chapter 13

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**CERTIFICATE OF SERVICE**

I, Hae Yeon Baik, Esquire, attorney for the above-captioned Debtors, hereby certify that on the date below, I sent to the following parties a copy of Debtors' 1<sup>st</sup> Amended Chapter 13 plan by the following means:

**VIA 1<sup>st</sup> CLASS MAIL:**

Ditech Financial, LLC  
P.O. Box 12740  
Tempe, AZ 85284-0046

Kevin G. McDonald, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Commonwealth of PA  
Department of Revenue  
Bankruptcy Division  
P.O. Box 28094  
Harrisburg, PA 17128-0946

American Express National Bank  
C/O Zwicker & Associates, P.C.  
P.O. Box 9043  
Andover, MA 01810-1041

Discover Bank  
Discover Products, Inc.  
P.O. Box 3025  
New Albany, OH 43054-3025

Capital One Bank (USA), N.A.  
4515 N. Santa Fe Avenue  
Oklahoma City, OK 73118

Ally Bank  
P.O. Box 130424  
Roseville, MN 55113-0004

**VIA ELECTRONIC FILING SYSTEM:**

Office of William C. Miller, Esquire  
Chapter 13 Standing Trustee  
ecfemailis@ph13trustee.com

Office of U.S. Trustee  
USTPRRegion03.PH.ECF@usdoj.gov

Leonard B. Altieri, III, Esquire  
(On behalf of Delaware County Tax Claim Bureau)  
laltieri@toscanigillin.com

BY:

Hae Yeon Baik

Hae Yeon Baik, Esquire  
Attorney for Debtors

10/21/19

Date